

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Vernice T Clayton  
 Forrest I. Williams  
 Debtors

Case No. 20-10770-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.  
 db/jdb +Vernice T Clayton, Forrest I. Williams, 29 E Stratford Avenue, Lansdowne, PA 19050-2004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Sep 17 2020 05:27:38 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2020 05:26:49  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2020 05:27:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Vernice T Clayton dmol60west@gmail.com,  
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 DAVID M. OFFEN on behalf of Joint Debtor Forrest I. Williams dmol60west@gmail.com,  
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
 philaecf@gmail.com  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
:   
Vernice T. Clayton : No. 20-10770-AMC  
Forrest I. Williams :  
Debtors :

O R D E R

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2020, upon  
consideration of the Motion to Determine Valuation of Secured  
Debt of American Credit Acceptance, it is hereby

ORDERED and DECREED that the Motion is GRANTED and Creditor,  
American Credit Acceptance's Proof of Claim 1-1 is disallowed in  
the amount of \$58,957.67, but is allowed as a secured claim in  
the amount of \$29,021.00 with interest at 6%

**Date: September 15, 2020**

  
\_\_\_\_\_  
HONORABLE ASHELY M. CHAN  
UNITED STATES BANKRUPTCY JUDGE